



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name F.N.B. CORPORATION

City/State PITTSBURGH, PA

Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 39,433,154

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

F.N.B. CORPORATION
ONE NORTH SHORE CENTER
PITTSBURGH, PA 15212

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BHC Name

City/State

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	38,306,622	36,282,472	36,584,377	33,864,548	32,208,359
Net income (\$000)	306,135	213,803	286,006	387,249	372,858
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.43	2.65	29	2.60	2.80	32	2.59	2.77	31	2.81	3.01	32	2.98	3.08	37
+ Non-interest income	0.85	1.09	42	0.76	1.21	34	0.72	1.21	29	0.81	1.32	31	0.80	1.31	28
- Overhead expense	1.92	2.21	33	1.99	2.59	23	2.01	2.57	24	2.05	2.69	20	2.15	2.71	21
- Provision for credit losses	0.01	-0.12	79	0.39	0.66	25	0.33	0.51	27	0.13	0.15	53	0.19	0.14	73
+ Securities gains (losses)	0	0.01	51	0	0.03	34	0	0.02	33	0	0.01	48	0	0	62
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	13	0	0	5
= Pretax net operating income (tax equivalent)	1.35	1.76	20	0.98	0.91	49	0.97	1.04	41	1.43	1.56	37	1.44	1.57	37
Net operating income	1.07	1.34	23	0.79	0.70	54	0.78	0.81	41	1.14	1.19	41	1.16	1.24	36
Net income	1.07	1.34	23	0.79	0.71	53	0.78	0.82	40	1.14	1.19	41	1.16	1.24	36
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.03	3.12	42	3.66	3.64	49	3.58	3.55	48	4.34	4.41	47	4.27	4.24	52
Interest expense	0.30	0.26	67	0.71	0.58	71	0.64	0.52	70	1.12	1.08	61	0.85	0.86	56
Net interest income (tax equivalent)	2.73	2.85	37	2.94	3.05	39	2.93	3.01	39	3.22	3.33	39	3.43	3.38	43
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.07	0.12	46	0.18	0.28	49	0.24	0.27	58	0.12	0.21	45	0.26	0.22	70
Earnings coverage of net loan and lease losses (X)	30.18	26.30	63	10.85	20.97	47	7.78	22.91	36	18.19	24.40	58	9.02	21.75	31
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.41	1.32	63	1.45	1.58	48	1.43	1.58	44	0.84	0.83	51	0.81	0.90	39
Allowance for loan and lease losses / Total loans and leases	1.40	1.30	63	1.41	1.55	45	1.42	1.55	44	0.84	0.81	53	0.81	0.89	41
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.47	0.58	45	0.74	0.71	58	0.70	0.71	55	0.45	0.57	39	0.51	0.61	41
30-89 days past due loans and leases / Total loans and leases	0.24	0.29	51	0.30	0.37	48	0.28	0.39	43	0.41	0.43	55	0.45	0.44	57
Liquidity and Funding															
Net noncore funding dependence	-4.92	-3.31	45	8.63	6.19	64	3.44	3.20	55	17.34	14.45	63	21.30	16.62	68
Net short-term noncore funding dependence	-6.36	-9.17	54	5.51	-2.71	79	1.86	-4.76	72	13.54	3.38	80	19.64	4.66	87
Net loans and leases / Total assets	62.44	58.81	62	69.28	63	64	67.50	61.58	65	66.85	63.77	46	66.43	63.98	45
Capitalization															
Tier 1 leverage ratio	8	9.07	20	7.78	9.05	12	7.83	9.13	11	8.20	9.76	11	7.87	9.71	7
Holding company equity capital / Total assets	12.93	10.79	82	13.19	11.12	80	13.26	11.16	79	14.11	12.43	71	13.92	12.22	74
Total equity capital (including minority interest) / Total assets	12.93	10.91	82	13.19	11.24	80	13.26	11.29	79	14.11	12.57	71	13.92	12.27	74
Common equity tier 1 capital / Total risk-weighted assets	9.88	12.64	7	9.61	12.26	9	9.84	12.38	9	9.40	12.17	6	9.19	12.12	4
Net loans and leases / Equity capital (X)	4.83	5.47	36	5.25	5.73	41	5.09	5.58	41	4.74	5.21	41	4.77	5.29	38
Cash dividends / Net income	40.08	27.22	78	57.89	49.74	65	57.68	42.30	73	42.67	33.12	70	44.19	27.31	84
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	5.08	9.51	32	9.23	16.67	26	8.05	16.68	25	4.55	9.26	40	5.40	7	52
Equity capital	2.98	7.52	27	2.71	6.54	33	1.55	6.99	24	5.97	10.49	35	4.52	7.89	47
Net loans and leases	-5.30	-0.66	31	13.37	12.75	60	9.10	9.07	61	5.22	9.10	44	5.16	7.89	39
Noncore funding	-37.04	-21.64	26	-33.05	-6.57	16	-46.13	-12.18	10	-13.39	6.59	21	15.81	10.67	66
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	10.89	10.65	61	11.21	13.73	58	11.20	13.56	57	5.27	13.04	42	3.63	13.37	36
Equity investment in subsidiaries / Equity capital	105.56	103.15	69	106.29	103.27	71	104.16	102.81	62	106	103.22	68	105.27	103.10	65
Cash from ops + noncash items + op expense / Op expense + dividends	70.24	155.61	18	92.33	142.45	24	158.71	147.24	66	93.67	190.27	12	86.97	174.91	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	659,082	735,828	971,755	1,067,818	1,006,351	-10.43	51.92
Income from lease financing receivables.....	12,017	14,525	18,370	16,541	15,600	-17.27	45.41
Fully taxable income on loans and leases.....	661,560	737,050	972,972	1,059,925	997,869	-10.24	52.76
Tax-exempt income on loans and leases.....	9,539	13,303	17,153	24,434	24,082	-28.29	5.65
Estimated tax benefit on income on loans and leases.....	2,487	3,382	4,379	6,097	6,102	-26.47	-47.83
Income on loans and leases (tax equivalent).....	673,586	753,735	994,504	1,090,456	1,028,053	-10.63	50.73
Investment interest income (tax equivalent).....	92,283	113,546	146,362	166,281	154,069	-18.73	47.17
Interest on balances due from depository institutions.....	2,310	1,606	1,910	4,382	1,307	43.84	547.06
Interest income on other earning assets.....	6,516	9,940	13,736	18,663	15,592	-34.45	
Total interest income (tax equivalent).....	774,695	878,827	1,156,512	1,279,782	1,199,021	-11.85	51.92
Interest on time deposits of \$250K or more.....	3,650	11,518	13,710	20,110	13,393	-68.31	
Interest on time deposits < \$250K.....	18,973	47,827	59,115	83,721	59,909	-60.33	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	15,437	52,009	60,046	112,770	68,883	-70.32	19.87
Interest on other borrowings and trading liabilities.....	25,868	47,001	57,622	97,796	82,184	-44.96	120.30
Interest on subordinated debt and mandatory convertible securities.....	12,830	13,372	17,730	15,383	13,340	-4.05	72.24
Total interest expense.....	76,758	171,727	208,223	329,780	237,709	-55.30	54.86
Net interest income (tax equivalent).....	697,937	707,100	948,289	950,002	961,312	-1.30	51.60
Non-interest income.....	243,320	207,623	263,814	274,088	256,061	17.19	62.43
Adjusted operating income (tax equivalent).....	941,257	914,723	1,212,103	1,224,090	1,217,373	2.90	54.26
Overhead expense.....	550,186	542,667	734,672	694,700	691,069	1.39	42.16
Provision for credit losses.....	2,979	105,242	121,752	44,561	61,227		-93.08
Securities gains (losses).....	193	263	282	70	34	-26.62	-67.62
Other tax equivalent adjustments.....	0	0	0	-1	-540		-100.00
Pretax net operating income (tax equivalent).....	388,285	267,077	355,961	484,937	465,111	45.38	114.88
Applicable income taxes.....	73,929	43,804	57,485	83,567	79,523	68.77	39.62
Tax equivalent adjustments.....	8,221	9,470	12,470	14,121	12,730	-13.19	0.88
Applicable income taxes (tax equivalent).....	82,150	53,274	69,955	97,688	92,253	54.20	34.45
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	306,135	213,803	286,006	387,249	372,858	43.19	155.97
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	306,135	213,803	286,006	387,249	372,858	43.19	155.97
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	306,135	213,803	286,006	387,249	372,858	43.19	155.97
Investment securities income (tax equivalent).....	92,283	113,546	146,362	166,281	154,069	-18.73	47.17
US Treasury and agency securities (excluding mortgage-backed securities).....	3,448	5,787	7,189	12,937	11,509	-40.42	-48.58
Mortgage-backed securities.....	60,495	77,570	99,044	113,099	107,011	-22.01	31.54
All other securities.....	28,340	30,189	40,129	40,245	35,549	-6.12	183.10
Cash dividends declared.....	122,710	123,761	164,956	165,221	164,754	-0.85	49.35
Common.....	116,679	117,731	156,915	157,180	156,713	-0.89	53.26
Preferred.....	6,031	6,030	8,041	8,041	8,041	0.02	0.02

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.70	2.90	34	3.23	3.35	39	3.16	3.27	41	3.78	4	31	3.72	3.87	40
Less: Interest expense	0.27	0.24	66	0.63	0.54	67	0.57	0.48	68	0.97	0.98	55	0.74	0.79	54
Equals: Net interest income (tax equivalent)	2.43	2.65	29	2.60	2.80	32	2.59	2.77	31	2.81	3.01	32	2.98	3.08	37
Plus: Non-interest income	0.85	1.09	42	0.76	1.21	34	0.72	1.21	29	0.81	1.32	31	0.80	1.31	28
Equals: adjusted operating income (tax equivalent)	3.28	3.80	25	3.36	4.06	18	3.31	4.04	18	3.61	4.41	17	3.78	4.46	16
Less: Overhead expense	1.92	2.21	33	1.99	2.59	23	2.01	2.57	24	2.05	2.69	20	2.15	2.71	21
Less: Provision for credit losses	0.01	-0.12	79	0.39	0.66	25	0.33	0.51	27	0.13	0.15	53	0.19	0.14	73
Plus: Realized gains (losses) on held-to-maturities securities	0	0	99	0	0	96	0	0	96	0	0	98	0	0	96
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	24	0	0.03	17	0	0.02	17	0	0.01	35	0	0	61
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	13	0	0	5
Equals: Pretax net operating income (tax equivalent)	1.35	1.76	20	0.98	0.91	49	0.97	1.04	41	1.43	1.56	37	1.44	1.57	37
Less: Applicable income taxes (tax equivalent)	0.29	0.41	17	0.20	0.21	42	0.19	0.23	37	0.29	0.36	30	0.29	0.33	34
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.07	1.34	23	0.79	0.70	54	0.78	0.81	41	1.14	1.19	41	1.16	1.24	36
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.07	1.34	23	0.79	0.71	53	0.78	0.82	40	1.14	1.19	41	1.16	1.24	36
Memo: Net income (last four quarters)	0.99	1.30	18	0.86	0.81	54	0.78	0.82	40	1.14	1.19	41	1.16	1.24	35
Net income—BHC and noncontrolling (minority) interest	1.07	1.35	21	0.79	0.72	53	0.78	0.83	40	1.14	1.20	41	1.16	1.25	36
Margin Analysis															
Average earning assets / Average assets	89.07	93.09	11	88.28	92.11	10	88.40	92.32	10	87.14	91.05	11	87.09	91.48	10
Average interest-bearing funds / Average assets	60.29	61.98	45	64.39	64.67	50	63.65	64.06	49	66.97	65.57	58	66.95	65.56	63
Interest income (tax equivalent) / Average earning assets	3.03	3.12	42	3.66	3.64	49	3.58	3.55	48	4.34	4.41	47	4.27	4.24	52
Interest expense / Average earning assets	0.30	0.26	67	0.71	0.58	71	0.64	0.52	70	1.12	1.08	61	0.85	0.86	56
Net interest income (tax equivalent) / Average earning assets	2.73	2.85	37	2.94	3.05	39	2.93	3.01	39	3.22	3.33	39	3.43	3.38	43
Yield or Cost															
Total loans and leases (tax equivalent)	3.54	4.07	21	3.99	4.35	32	3.91	4.27	31	4.77	5.09	32	4.75	4.95	43
Interest-bearing bank balances	0.13	0.13	54	0.60	0.36	87	0.39	0.27	82	4.56	2.04	96	2.61	1.64	95
Federal funds sold and reverse repos		0.25			0.75			0.68			2.44			2.17	
Trading assets	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3	3.09	40	3.62	3.61	49	3.54	3.51	49	4.29	4.36	46	4.23	4.20	52
Investment securities (tax equivalent)	2.03	1.77	69	2.47	2.36	62	2.40	2.25	66	2.59	2.76	38	2.43	2.68	30
US Treasury and agency securities (excluding mortgage-backed securities)	1.06	1.23	40	1.14	1.85	20	0.93	1.75	16	2.07	2.32	38	1.67	2.05	20
Mortgage-backed securities	1.71	1.55	65	2.37	2.17	68	2.31	2.05	74	2.39	2.61	20	2.25	2.50	19
All other securities	3.46	2.85	72	3.56	3.28	68	3.54	3.24	67	3.57	4.06	41	3.44	4.20	38
Interest-bearing deposits	0.22	0.22	56	0.56	0.60	50	0.49	0.53	51	1.04	1.10	47	0.84	0.81	60
Time deposits of \$250K or more	0.90	0.70	74	1.80	1.53	75	1.71	1.42	80	1.99	1.96	47	1.46	1.44	50
Time deposits < \$250K	0.91	0.67	76	1.80	1.47	77	1.71	1.36	79	1.99	1.82	59	1.47	1.29	60
Other domestic deposits	0.12	0.16	45	0.47	0.41	68	0.40	0.36	64	0.89	0.93	49	0.57	0.67	46
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.18	0.18	70	0.79	0.71	71	0.70	0.62	71	2.11	1.86	61	1.75	1.51	61
Other borrowed funds and trading liabilities	1.81	1.29	70	1.81	1.54	66	1.79	1.50	66	2.31	2.38	45	1.95	2.28	29
All interest-bearing funds	0.44	0.38	66	0.98	0.82	70	0.89	0.74	70	1.45	1.49	54	1.10	1.19	52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	243,320	207,623	263,814	274,088	256,061
Fiduciary activities income	27,836	23,045	31,249	27,885	25,818
Service charges on deposit accounts - domestic	43,725	39,442	55,057	70,176	74,480
Trading revenue	2,403	-779	-2,209	2,759	2,088
Investment banking fees and commissions	15,938	12,303	16,738	16,382	17,545
Insurance activities revenue	20,702	19,089	24,595	20,897	18,312
Venture capital revenue	0	0	0	0	0
Net servicing fees	2,456	-9,808	-9,866	3,169	5,677
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	33,263	56,325	71,985	34,953	12,667
Other non-interest income	96,997	68,006	76,265	97,867	99,474
Total overhead expenses	550,186	542,667	734,672	694,700	691,069
Personnel expense	313,870	297,794	405,115	374,556	369,630
Net occupancy expense	95,622	89,965	121,708	117,984	115,109
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	9,096	10,021	13,362	14,167	15,652
Other operating expenses	131,598	144,887	194,487	187,993	190,678
Fee income on mutual funds and annuities	15,938	12,303	16,738	16,383	17,545
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,940	4,100	4,077	4,066	4,266
Average personnel expense per employee	79.66	72.63	99.37	92.12	86.65
Average assets per employee	9,722.49	8,849.38	8,973.36	8,328.71	7,550.01

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	6.55	2.14	88	5.93	2.09	86	6.34	2.02	89	5.98	2.72	80	6.85	3.08	82
Overhead expenses / Net Interest Income + non-interest income	58.97	58.85	43	59.95	62.06	47	61.24	62.28	47	57.41	61.29	38	57.39	60.88	29
Percent of Average Assets															
Total overhead expense	1.92	2.21	33	1.99	2.59	23	2.01	2.57	24	2.05	2.69	20	2.15	2.71	21
Personnel expense	1.09	1.23	36	1.09	1.30	27	1.11	1.30	28	1.11	1.41	24	1.15	1.44	23
Net occupancy expense	0.33	0.24	88	0.33	0.26	79	0.33	0.26	79	0.35	0.28	74	0.36	0.28	76
Other operating expenses	0.49	0.72	14	0.57	0.95	16	0.57	0.94	17	0.60	0.97	15	0.64	0.97	15
Overhead less non-interest income	1.07	1.08	42	1.23	1.27	47	1.29	1.25	49	1.24	1.32	42	1.35	1.38	44
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.45	58.34	45	59.33	61.60	50	60.61	61.82	48	56.75	60.64	39	56.77	60.37	31
Personnel expense	33.35	32.89	46	32.56	32.31	48	33.42	32.36	51	30.60	32.39	37	30.36	32.51	33
Net occupancy expense	10.16	6.26	94	9.84	6.55	91	10.04	6.58	93	9.64	6.52	92	9.46	6.48	92
Other operating expenses	14.95	18.68	21	16.93	22.16	27	17.15	22.28	29	16.52	21.20	24	16.95	20.90	26
Total non-interest income	25.85	28.20	48	22.70	28.52	40	21.76	28.83	37	22.39	29.23	44	21.03	28.50	36
Fiduciary activities income	2.96	2.27	65	2.52	2.06	64	2.58	2.09	62	2.28	1.97	63	2.12	2.14	58
Service charges on domestic deposit accounts	4.65	3.25	75	4.31	3.23	70	4.54	3.27	72	5.73	3.88	73	6.12	4.15	75
Trading revenue	0.26	0.68	62	-0.09	1.37	6	-0.18	1.28	3	0.23	1.18	48	0.17	0.85	53
Investment banking fees and commissions	1.69	2.46	55	1.34	2.59	47	1.38	2.46	48	1.34	3.54	44	1.44	3.42	45
Insurance activities revenue	2.20	0.38	91	2.09	0.41	90	2.03	0.41	89	1.71	0.47	86	1.50	0.47	85
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.26	0.56	55	-1.07	-0.04	14	-0.81	0.01	14	0.26	0.28	65	0.47	0.65	57
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.53	3.64	56	6.16	3.74	75	5.94	3.92	73	2.86	1.86	72	1.04	1.61	52
Other non-interest income	10.31	9.39	65	7.43	9.49	43	6.29	9.65	36	8	10.04	47	8.17	9.86	50
Overhead less non-interest income	32.60	29.67	50	36.63	31.97	58	38.85	31.93	69	34.36	31.06	51	35.73	31.46	57
Applicable income taxes / Pretax net operating income (tax equivalent)	19.04	21.49	24	16.40	18.64	27	16.15	18.63	29	17.23	20.56	24	17.10	19.04	27
Applicable income tax + TE / Pretax net operating income + TE	21.16	23.11	21	19.95	22.16	27	19.65	21.18	29	20.14	23.23	21	19.83	21.56	27

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	17,039,865	16,321,716	16,455,475	15,424,620	15,019,919	4.40	70.80
Commercial and industrial loans	5,580,208	7,183,540	6,895,530	4,984,528	4,198,595	-22.32	96.24
Loans to individuals	1,386,513	1,908,809	1,371,780	2,078,340	2,122,099	-27.36	-5.11
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	20,745	27,367	24,366	29,411	27,427	-24.20	110.14
Other loans and leases	942,103	930,874	865,465	823,334	807,605	1.21	88.41
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	24,969,434	26,372,306	25,612,616	23,340,233	22,175,645	-5.32	68.81
Less: Allowance for loan and lease losses	349,250	372,970	363,107	195,874	179,646	-6.36	122.60
Net loans and leases	24,620,184	25,999,336	25,249,509	23,144,359	21,995,999	-5.30	68.23
Debt securities that reprice or mature in over 1 year	6,158,257	5,393,642	5,368,735	6,236,680	6,154,999	14.18	46.19
Mutual funds and equity securities	0	0	0	0	125		-100.00
Subtotal	30,778,441	31,392,978	30,618,244	29,381,039	28,151,123	-1.96	63.29
Interest-bearing bank balances	3,706,262	499,102	1,010,772	191,939	42,990	642.59	3023.67
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	252,000	673,114	962,029	327,675	440,406	-62.56	123.23
Trading assets	214,367	397,360	349,859	149,568	42,427	-46.05	135.49
Total earning assets	34,951,070	32,962,554	32,940,904	30,050,221	28,676,946	6.03	82.31
Non-interest-bearing cash and due from depository institutions	439,719	426,249	381,765	408,340	451,204	3.16	34.64
Premises, fixed assets, and leases	433,451	429,402	436,182	440,060	329,312	0.94	89.59
Other real estate owned	7,426	18,714	8,958	25,595	35,102	-60.32	-81.67
Investment in unconsolidated subsidiaries	2,213	2,213	2,213	2,213	3,885	0.00	24.40
Intangible and other assets	3,599,331	3,686,667	3,636,992	3,693,197	3,616,176	-2.37	98.26
Total assets	39,433,154	37,525,747	37,406,970	34,619,626	33,112,625	5.08	82.70
Quarterly average assets	38,733,681	37,422,097	37,490,089	34,397,878	32,774,583	3.50	81.32
Average loans and leases (YTD)	25,399,703	25,213,795	25,419,627	22,876,503	21,626,800	0.74	80.25
Memoranda							
Loans held-for-sale	252,509	679,616	153,572	50,708	22,415	-62.85	1313.67
Loans not held-for-sale	24,716,925	25,692,690	25,459,044	23,289,525	22,153,230	-3.80	67.31
Real estate loans secured by 1-4 family	7,195,379	6,989,793	6,934,837	6,627,650	6,450,423	2.94	46.94
Commercial real estate loans	9,817,586	9,302,640	9,493,080	8,756,336	8,508,319	5.54	94.62
Construction and land development	2,068,262	1,835,173	1,966,173	1,556,700	1,407,887	12.70	203.51
Multifamily	536,120	435,966	406,637	448,563	486,092	22.97	34.70
Nonfarm nonresidential	7,213,204	7,031,501	7,120,270	6,751,073	6,514,340	2.58	81.92
Real estate loans secured by farmland	26,900	29,283	27,558	40,634	61,177	-8.14	-23.76
Total investment securities	6,410,257	6,066,756	6,330,764	6,564,355	6,595,530	5.66	48.15
U.S. Treasury securities	49,941	300,478	600,472	500	500	-83.38	63.72
US agency securities (excluding mortgage-backed securities)	344,616	458,360	454,818	552,645	717,023	-24.82	-47.58
Municipal securities	1,064,618	1,157,992	1,140,206	1,130,788	1,101,261	-8.06	209.88
Mortgage-backed securities	4,949,138	4,148,085	4,133,372	4,878,496	4,774,861	19.31	50.67
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,944	1,841	1,896	1,926	1,760	5.59	-79.20
Mutual funds and equity securities	0	0	0	0	125		-100.00
Available-for-sale securities	3,207,668	3,101,183	3,463,110	3,288,993	3,341,414	3.43	54.39
U.S. Treasury securities	49,441	299,978	599,972	0	0	-83.52	64.78
US agency securities (excluding mortgage-backed securities)	323,543	297,176	333,680	376,342	500,164	8.87	-15.88
Municipal securities	32,589	14,059	32,374	11,027	20,736	131.80	-12.25
Mortgage-backed securities	2,800,151	2,488,129	2,495,188	2,899,698	2,818,754	12.54	73.37
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,944	1,841	1,896	1,926	1,760	5.59	-79.20
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	64,481	106,526	105,534	30,123	-99,149	-39.47	118.51
Available-for-sale securities appreciation (depreciation)	45,635	94,736	83,265	14,073	-59,324	-51.83	112.30
Structured notes, fair value	0	0	0	0	0		
Pledged securities	6,125,927	5,816,615	5,785,776	4,779,550	4,152,998	5.32	90.93

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	10,504,315	8,742,622	9,048,464	6,394,730	6,000,998	20.15	157.32
NOW, ATS and transaction accounts	6,077,323	5,475,062	5,420,539	4,887,460	4,869,739	11.00	47.41
Time deposits less brokered deposits < \$250K	2,536,298	2,925,327	3,016,697	3,151,232	3,072,935	-13.30	
MMDA and other savings accounts	11,820,135	10,595,594	10,998,788	8,786,947	7,316,013	11.56	126.90
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	30,938,071	27,738,605	28,484,488	23,220,369	21,259,685	11.53	109.44
Time deposits of \$250K or more	498,750	720,212	593,798	971,699	975,375	-30.75	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	406,833	404,585	402,896	852,950	1,785,780	0.56	-65.60
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,230,000	1,580,000	1,680,000	2,350,000	2,371,057	-22.15	13.88
Other borrowings w/remaining maturity over 1 year	298,912	798,302	298,454	840,000	135,017	-62.56	49.40
Brokered deposits < \$250K	10,000	379,234	51,923	605,045	1,221,140	-97.36	
Noncore funding	2,444,495	3,882,333	3,027,071	5,619,694	6,488,369	-37.04	-33.35
Trading liabilities	41,033	42,114	38,421	24,228	36,131	-2.57	-55.40
Subordinated notes and debentures + trust preferred securities	512,771	512,534	516,781	512,621	469,923	0.05	42.16
Other liabilities	398,377	399,101	381,306	359,516	250,232	-0.18	229.64
Total liabilities	34,334,747	32,574,687	32,448,067	29,736,428	28,504,340	5.40	80.58
Equity Capital							
Perpetual preferred stock (including surplus)	106,882	106,882	106,882	106,882	106,882	0.00	0.00
Common stock	3,296	3,282	3,282	3,274	3,263	0.43	55.69
Common surplus	4,106,096	4,084,335	4,087,396	4,066,614	4,049,457	0.53	84.67
Retained earnings	1,051,630	837,197	868,205	797,791	575,762	25.61	274.71
Accumulated other comprehensive income	-52,291	-25,828	-38,569	-64,580	-105,604		
Other equity capital components	-117,206	-54,808	-68,293	-26,783	-21,475		
Total holding company equity capital	5,098,407	4,951,060	4,958,903	4,883,198	4,608,285	2.98	98.34
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,098,407	4,951,060	4,958,903	4,883,198	4,608,285	2.98	98.34
Total liabilities and capital	39,433,154	37,525,747	37,406,970	34,619,626	33,112,625	5.08	82.70
Memoranda							
Non-interest-bearing deposits	10,504,315	8,742,622	9,048,464	6,394,730	6,000,998	20.15	157.32
Interest-bearing deposits	20,942,506	20,095,429	20,081,745	18,402,383	17,455,202	4.22	76.07
Total deposits	31,446,821	28,838,051	29,130,209	24,797,113	23,456,200	9.05	96.83
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,958,903	4,883,198	4,883,198	4,608,285	4,409,194		
Accounting restatements	0	-50,635	-50,635	0	0		
Net income	306,135	213,803	286,006	387,249	372,858		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-30,199	-10,297	-20,721	11,861	13,539		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	122,710	123,761	164,956	165,221	164,754		
Change in other comprehensive income	-13,722	38,752	26,011	41,024	-22,552		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	5,098,407	4,951,060	4,958,903	4,883,198	4,608,285		

BHC Name

City/State

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	43.21	36.06	69	43.49	36.66	61	43.99	36.22	66	44.55	37.78	56	45.36	37.19	61
Commercial and industrial loans	14.15	11.11	71	19.14	14.40	74	18.43	13.52	74	14.40	12.02	62	12.68	12.85	54
Loans to individuals	3.52	3.60	64	5.09	3.57	67	3.67	3.40	64	6	4.20	69	6.41	4.31	70
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0.05	0.21	54	0.07	0.20	59	0.07	0.19	59	0.08	0.24	60	0.08	0.30	61
Other loans and leases	2.39	4.26	39	2.48	4.66	38	2.31	4.63	31	2.38	5.01	33	2.44	5	33
Net loans and leases	62.44	58.81	62	69.28	63	64	67.50	61.58	65	66.85	63.77	46	66.43	63.98	45
Debt securities over 1 year	15.62	18.32	42	14.37	14.80	50	14.35	15.55	44	18.01	14.60	69	18.59	14.63	67
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	25
Subtotal	78.05	78.17	40	83.66	79.07	60	81.85	78.16	58	84.87	79.65	58	85.02	79.97	55
Interest-bearing bank balances	9.40	9.37	57	1.33	6.40	10	2.70	7.51	17	0.55	3.06	15	0.13	3.04	1
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.64	1.51	36	1.79	1.85	64	2.57	1.68	76	0.95	1.91	42	1.33	1.96	56
Trading assets	0.54	0.58	72	1.06	1.04	74	0.94	1.01	74	0.43	1.19	66	0.13	1.33	52
Total earning assets	88.63	91.57	14	87.84	90.87	15	88.06	91.05	13	86.80	89.53	19	86.60	89.74	17
Non-interest cash and due from depository institutions	1.12	0.99	60	1.14	1.03	57	1.02	1.07	46	1.18	1.14	51	1.36	1.21	63
Other real estate owned	0.02	0.01	70	0.05	0.03	80	0.02	0.02	66	0.07	0.03	87	0.11	0.04	89
All other assets	10.25	7.39	83	11.02	8.03	84	10.92	7.82	86	12.02	9.27	82	12.03	8.98	83
Memoranda															
Short-term investments	10.04	12.31	46	3.12	10.21	15	5.27	11.17	22	1.50	7.63	15	1.46	7.80	16
U.S. Treasury securities	0.13	1.18	41	0.80	0.91	70	1.61	0.84	79	0	1.03	25	0	1.04	32
US agency securities (excluding mortgage-backed securities)	0.87	0.75	69	1.22	0.59	80	1.22	0.63	75	1.60	0.54	86	2.17	0.69	84
Municipal securities	2.70	1.70	71	3.09	1.60	76	3.05	1.69	74	3.27	1.34	81	3.33	1.62	78
Mortgage-backed securities	12.55	13.46	48	11.05	11.20	50	11.05	11.75	48	14.09	11.44	66	14.42	11.13	68
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.51	25	0	0.40	27	0.01	0.42	27	0.01	0.39	26	0.01	0.41	27
Loans held-for-sale	0.64	0.50	74	1.81	0.52	90	0.41	0.52	55	0.15	0.39	43	0.07	0.30	36
Loans held for investment	62.68	58.34	63	68.47	63.22	61	68.06	61.72	68	67.27	63.50	46	66.90	63.93	47
Real estate loans secured by 1-4 family	18.25	11.57	78	18.63	12.28	77	18.54	11.91	78	19.14	13.29	73	19.48	13.46	73
Revolving	3.01	1.44	82	3.40	1.72	80	3.35	1.66	82	3.96	2.07	78	4.53	2.27	82
Closed-end, secured by first liens	14.11	9.73	75	13.97	10.10	72	13.95	9.81	72	13.74	10.69	72	13.48	10.57	67
Closed-end, secured by junior liens	1.12	0.19	93	1.26	0.24	93	1.24	0.22	94	1.44	0.28	92	1.48	0.31	94
Commercial real estate loans	24.90	22.35	55	24.79	22.30	52	25.38	22.22	55	25.29	22.23	51	25.70	21.58	53
Construction and land development	5.24	3.40	73	4.89	3.47	70	5.26	3.40	76	4.50	3.44	65	4.25	3.51	62
Multifamily	1.36	3.32	27	1.16	3.10	27	1.09	3.12	25	1.30	3.01	34	1.77	2.72	42
Nonfarm nonresidential	18.29	14.65	63	18.74	14.72	63	19.03	14.72	65	19.50	14.69	62	19.67	14.44	63
Real estate loans secured by farmland	0.07	0.35	48	0.08	0.33	49	0.07	0.33	48	0.12	0.36	53	0.18	0.41	60

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	68.24	60.51	56	61.89	56.15	54	64.25	57.15	55	66.09	57.46	54	67.73	56.49	60
Real estate loans secured by 1-4 family	28.82	20	78	26.50	19.51	74	27.08	19.43	76	28.40	20.75	75	29.09	21.10	81
Revolving	4.75	2.47	81	4.84	2.66	79	4.89	2.64	79	5.88	3.15	81	6.76	3.50	84
Closed-end	24.06	17.35	75	21.66	16.64	70	22.19	16.59	72	22.52	17.39	71	22.33	17.39	71
Commercial real estate loans	39.32	37.13	49	35.27	33.63	48	37.06	34.63	49	37.52	33.52	50	38.37	32.14	52
Construction and land development	8.28	5.69	72	6.96	5.18	67	7.68	5.26	74	6.67	5.09	67	6.35	5.20	61
1-4 family	1.87	1.19	73	1.53	0.94	74	1.44	0.93	72	2.07	0.94	78	2.04	1.02	75
Other	6.42	4.46	72	5.43	4.09	67	6.24	4.19	72	4.60	4.02	63	4.31	4.05	59
Multifamily	2.15	5.41	26	1.65	4.78	22	1.59	4.96	20	1.92	4.69	30	2.64	4.10	41
Nonfarm nonresidential	28.89	24.45	61	26.66	22.19	61	27.80	22.93	61	28.92	22.15	68	29.38	21.40	66
Owner-occupied	9.62	8.31	58	9.02	7.46	62	9.43	7.68	62	10.30	7.72	67	11.98	8.03	74
Other	19.27	15.83	60	17.65	14.52	61	18.37	14.95	61	18.62	14.34	65	17.40	13.38	61
Real estate loans secured by farmland	0.11	0.61	47	0.11	0.52	48	0.11	0.54	47	0.17	0.55	53	0.28	0.63	61
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	22.35	19.45	63	27.24	22.98	68	26.92	22.17	69	21.36	19.53	61	18.93	20.32	48
Loans to individuals	5.55	6.58	61	7.24	6.23	65	5.36	6.13	61	8.90	7.13	67	9.57	7.36	69
Credit card loans	0.03	0.51	56	0.03	0.63	55	0.03	0.65	55	0.03	0.81	52	0.03	1.02	50
Agricultural loans	0.08	0.38	51	0.10	0.31	58	0.10	0.32	58	0.13	0.37	60	0.12	0.46	58
Other loans and leases	3.77	8.42	39	3.53	9.11	36	3.38	9.09	31	3.53	9.85	32	3.64	9.66	30
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	532.41	383.43	80	536.57	387.92	79	538.75	381.27	79	545.55	391.26	74	583.28	379.80	83
Real estate loans secured by 1-4 family	224.82	124.74	87	229.79	130.23	86	227.05	125.03	89	234.41	138.18	83	250.49	137.84	88
Revolving	37.08	15.53	90	41.96	18.32	89	41	17.42	90	48.52	21.26	87	58.23	23.33	93
Closed-end	187.73	107.54	85	187.83	110.40	83	186.04	106.14	86	185.89	115.20	81	192.26	112.79	83
Commercial real estate loans	306.75	238.58	65	305.82	237.16	63	310.80	234.65	65	309.70	229.44	64	330.41	219.72	72
Construction and land development	64.62	36.07	81	60.33	36.48	76	64.37	35.62	80	55.06	34.95	73	54.67	35.36	71
1-4 family	14.57	7.44	79	13.23	6.64	79	12.04	6.34	77	17.06	6.61	83	17.59	7.04	82
Other	50.05	28.34	82	47.10	28.60	74	52.34	28.16	82	38	27.32	67	37.08	27.26	66
Multifamily	16.75	35.29	33	14.33	32.93	31	13.31	32.74	28	15.86	31.04	37	22.76	27.85	50
Nonfarm nonresidential	225.37	156.30	75	231.16	156.60	75	233.12	155.06	75	238.78	152.10	75	252.98	147.22	80
Owner-occupied	75.03	52.63	71	78.16	52.43	74	79.05	52.37	75	85.03	53.07	78	103.15	54.89	83
Other	150.35	100.99	77	153	101.87	71	154.06	100.54	73	153.75	97.41	73	149.83	91.80	75
Real estate loans secured by farmland	0.84	3.67	49	0.96	3.43	50	0.90	3.44	50	1.44	3.60	56	2.38	4.02	63
Loans to depository institutions and acceptances of other banks	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	174.35	116.17	78	236.16	150.16	86	225.76	139.91	86	176.30	122.02	75	163.05	128.82	66
Loans to individuals	43.32	36.56	68	62.75	36.83	71	44.91	37.47	67	73.51	43.51	71	82.41	42.67	77
Credit card loans	0.22	2.58	56	0.22	3.28	55	0.24	3.30	55	0.27	4.34	53	0.28	5.31	50
Agricultural loans	0.65	2.03	56	0.90	1.99	62	0.80	1.88	63	1.04	2.18	64	1.07	2.72	65
Other loans and leases	29.44	47.63	45	30.60	49.92	42	28.34	49.54	38	29.12	52.44	37	31.36	51.79	39
Supplemental															
Non-owner occupied CRE loans / Gross loans	29.71	29.25	51	26.27	26.62	49	27.65	27.32	50	27.24	26.45	48	26.42	24.79	51
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	231.81	187.63	62	227.79	186.45	59	231.88	183.76	60	224.84	178.57	62	227.56	167.93	67
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	306.83	244.92	64	305.95	243.47	60	310.93	240.85	64	309.87	236.10	61	330.70	225.98	72

BHC Name

City/State

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	10.04	12.31	46	3.12	10.21	15	5.27	11.17	22	1.50	7.63	15	1.46	7.80	16
Liquid assets	24.61	29.12	40	16.60	24.65	27	18.53	26.22	30	17.86	22.44	46	18.21	22.72	49
Investment securities	16.26	20.37	41	16.17	17.19	48	16.92	17.85	46	18.96	16.99	60	19.92	17.27	63
Net loans and leases	62.44	58.81	62	69.28	63	64	67.50	61.58	65	66.85	63.77	46	66.43	63.98	45
Net loans, leases and standby letters of credit	62.94	59.61	61	69.70	63.89	65	67.92	62.48	65	67.29	64.84	44	66.81	65.07	41
Core deposits	78.46	75.52	50	73.92	69.20	51	76.15	70.67	55	67.07	63.09	49	64.20	62.13	43
Noncore funding	6.20	10.15	40	10.35	15.53	44	8.09	14.13	38	16.23	19.36	52	19.59	21.34	55
Time deposits of \$250K or more	1.26	1.67	45	1.92	2.35	49	1.59	2.11	44	2.81	2.94	55	2.95	2.89	56
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.03	1.19	60	1.08	1.44	55	1.08	1.47	55	2.46	1.94	71	5.39	1.97	84
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.03	0.54	71	1.08	0.59	67	1.08	0.54	67	2.46	0.48	85	5.39	0.54	97
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	3.12	0.88	89	4.21	1.75	83	4.49	1.24	88	6.79	3.01	89	7.16	3.67	83
Earning assets that reprice within 1 year	53.51	38.80	86	50.58	38.76	83	51.83	39.38	82	45.68	39.29	71	42.94	40.29	59
Interest-bearing liabilities that reprice within 1 year	5.91	6.64	60	7.84	8.86	57	6.88	8.20	53	9.02	10.19	50	10.08	10.01	59
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	47.61	30.83	86	42.74	27.76	85	44.95	29.11	86	36.66	26.63	78	32.85	27.38	60
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.92	-3.31	45	8.63	6.19	64	3.44	3.20	55	17.34	14.45	63	21.30	16.62	68
Net short-term noncore funding dependence	-6.36	-9.17	54	5.51	-2.71	79	1.86	-4.76	72	13.54	3.38	80	19.64	4.66	87
Short-term investment / Short-term noncore funding	197.75	304.29	45	40.37	149.65	18	77.60	184.19	22	11.55	77.77	11	8.03	66.46	8
Liquid assets - short-term noncore funding / Nonliquid assets	25.91	36.72	39	10.63	24.47	29	14.40	28.18	34	5.91	16.97	33	0.04	16.04	24
Net loans and leases / Total deposits	78.29	73.05	63	90.16	82.06	71	86.68	79.43	71	93.33	90.31	56	93.77	90.08	59
Net loans and leases / Core deposits	79.58	78.83	54	93.73	92.26	57	88.64	88.34	58	99.67	103.93	48	103.46	105	51
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	2.21	0.50	89	3.89	1.73	82	3.83	1.57	83	1.14	0.72	74	-4.14	-0.82	7
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.56	1.06	69	3.46	4.54	47	3.02	4.31	38	0.53	1.36	33	-2.48	-1.98	38
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	49.96	13.65	90	48.88	11.41	91	45.30	11.38	92	49.90	12.67	93	49.34	16.19	92
Available-for-sale securities	50.04	84.59	9	51.12	86.72	8	54.70	87.23	8	50.10	85.40	6	50.66	81.88	7
U.S. Treasury securities	0.78	6.01	39	4.95	5.26	70	9.48	4.72	82	0.01	6.15	24	0.01	6.99	31
US agency securities (excluding mortgage-backed securities)	5.38	4.24	70	7.56	3.94	76	7.18	4.01	75	8.42	3.49	81	10.87	4.02	83
Municipal securities	16.61	8.38	75	19.09	9.87	76	18.01	9.83	75	17.23	7.75	80	16.70	9.16	77
Mortgage-backed securities	77.21	66.09	62	68.37	66.61	51	65.29	66.64	49	74.32	67.43	52	72.40	65.45	57
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.03	3.01	24	0.03	2.93	26	0.03	3.01	27	0.03	2.94	26	0.03	2.79	27
Mutual funds and equity securities	0	0.29	13	0	0.38	13	0	0.35	13	0	0.40	13	0	0.42	24
Debt securities 1 year or less	3.93	8.18	38	11.10	11.25	60	15.20	10.55	78	4.99	11.86	31	6.68	11.91	46
Debt securities 1 to 5 years	5.40	17.39	27	3.87	17.70	25	3.66	17.03	24	5.02	17.94	30	74.28	19.18	97
Debt securities over 5 years	90.67	72.07	81	85.03	68.10	72	81.15	69.86	61	89.99	66.02	84	19.04	64.73	5
Pledged securities	95.56	33.37	98	95.88	37.16	98	91.39	35.67	98	72.81	30.57	94	62.97	33.30	87
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	237.67	64.27	89	189.47	124.80	74	279.67	183.32	73	7.49	26.69	47	134.14	6.77	97
Investment securities	5.66	32.48	21	-6	20.30	12	-3.56	23.62	14	-0.47	11.75	27	9.80	9.42	66
Core deposits	11.53	16.96	28	21.78	26	45	22.67	26.88	37	9.22	11.23	58	2.96	7.29	40
Noncore funding	-37.04	-21.64	26	-33.05	-6.57	16	-46.13	-12.18	10	-13.39	6.59	21	15.81	10.67	66

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			9,284,856	8,089,404	7,378,358
Commit: Secured commercial real estate loans	2,663,331	1,881,207	2,023,686	2,039,629	1,794,757
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			342,332	314,070	263,761
Securities underwriting	0	0	0	0	0
Standby letters of credit	199,545	156,338	158,375	149,888	125,506
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	151	150	151	150	150
Credit derivatives - notional amount (holding company as guarantor)	261,768	302,511	294,438	201,523	140,638
Credit derivatives - notional amount (holding company as beneficiary)	127,604	142,941	142,511	63,526	62,007
Credit derivative contracts w/ purchased credit protection-investment grade	389,372	142,941	142,511	63,526	62,007
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	575,403	478,599	500,640	194,962	55,319
Written options contracts (interest rate)	523,817	531,646	531,484	163,196	47,326
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	12,244,757	10,782,857	11,011,309	8,934,777	6,635,820
Futures and forward foreign exchange	342,931	37,191	54,501	49,734	42,170
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	920
Purchased options contracts (commodity and other)	0	0	0	0	920
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							24.82	22.01	67	23.37	23.52	57	22.28	24.05	54
Standby letters of credit	0.51	0.66	52	0.42	0.72	44	0.42	0.71	44	0.43	0.84	39	0.38	0.92	32
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.10	84	0	0.23	81	0	0.18	81	0	0.40	78	0	0.62	78
Credit derivatives - notional amount (holding company as guarantor)	0.66	0.24	78	0.81	0.39	78	0.79	0.35	79	0.58	0.42	73	0.42	0.52	77
Credit derivatives - notional amount (holding company as beneficiary)	0.32	0.18	77	0.38	0.33	79	0.38	0.30	78	0.18	0.52	69	0.19	0.75	75
Credit derivative contracts w/ purchased credit protection-investment grade	0.99	0.18	86	0.38	0.24	80	0.38	0.25	78	0.18	0.30	75	0.19	0.52	78
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	34.71	47.31	72	31.53	51.49	64	32.34	48.62	66	26.99	68.47	57	20.48	65.81	52
Interest rate contracts	33.84	35.15	75	31.43	36.10	67	32.20	34.36	69	26.84	47.31	60	20.35	43.84	55
Interest rate futures and forward contracts	1.46	4.39	69	1.28	8.89	56	1.34	6.21	61	0.56	10.67	52	0.17	11.40	39
Written options contracts (interest rate)	1.33	1.69	65	1.42	2.33	59	1.42	2.18	58	0.47	2.47	49	0.14	2.16	29
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	31.05	20.27	83	28.73	20.71	76	29.44	20.83	77	25.81	28.86	70	20.04	26.74	64
Foreign exchange contracts	0.87	6.12	72	0.10	5.79	61	0.15	6.01	59	0.14	10.12	56	0.13	10.92	51
Futures and forward foreign exchange contracts	0.87	3.76	76	0.10	3.70	63	0.15	3.47	61	0.14	5.23	59	0.13	5.22	52
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0.01	4.08	63
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	69
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	69
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							36.53	42.82	60	35.36	45.53	50	34.12	44.93	50

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	13,686,908	11,830,293	12,097,934	9,342,669	6,782,475
Interest rate contracts	13,343,977	11,793,102	12,043,433	9,292,935	6,738,465
Foreign exchange contracts	342,931	37,191	54,501	49,734	42,170
Equity, commodity, and other contracts	0	0	0	0	1,840
Derivatives Position					
Futures and forwards	918,334	515,790	555,141	244,696	97,489
Written options	523,817	531,646	531,484	163,196	48,246
Exchange-traded	0	0	0	0	0
Over-the-counter	523,817	531,646	531,484	163,196	48,246
Purchased options	0	0	0	0	920
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	920
Swaps	12,244,757	10,782,857	11,011,309	8,934,777	6,635,820
Held for trading	11,007,688	9,240,048	9,635,810	7,329,511	5,524,830
Interest rate contracts	10,664,757	9,202,857	9,581,309	7,279,777	5,480,820
Foreign exchange contracts	342,931	37,191	54,501	49,734	42,170
Equity, commodity, and other contracts	0	0	0	0	1,840
Non-traded	2,679,220	2,590,245	2,462,124	2,013,158	1,257,645
Interest rate contracts	2,679,220	2,590,245	2,462,124	2,013,158	1,257,645
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	13,552,463	11,441,588	11,708,961	9,242,998	6,796,236
One year or less	1,378,271	1,245,049	1,117,049	583,895	182,097
Over 1 year to 5 years	5,929,033	4,374,214	4,686,221	3,668,328	2,640,439
Over 5 years	6,245,159	5,822,325	5,905,691	4,990,775	3,973,700
Gross negative fair value (absolute value)	41,404	43,968	40,719	24,840	39,249
Gross positive fair value	230,605	423,514	376,362	154,366	43,560
Held for trading	214,367	397,360	349,859	149,568	42,427
Non-traded	16,238	26,154	26,503	4,798	1,133
Current credit exposure on risk-based capital derivative contracts	215,478	399,601	351,508	150,122	41,069
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	97.49	94.10	32	99.69	94.62	46	99.55	94.10	46	99.47	93.44	50	99.35	92.91	55
Foreign exchange contracts	2.51	3.22	71	0.31	3.07	59	0.45	3.49	60	0.53	3.20	56	0.62	3.39	52
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0.03	1.93	64
Futures and forwards															
Written options	6.71	12.59	52	4.36	14.59	38	4.59	14.05	40	2.62	13.49	35	1.44	12.78	27
Exchange-traded	3.83	7.18	48	4.49	8.60	49	4.39	8.18	46	1.75	5.91	37	0.71	6.60	20
Over-the-counter	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options	3.83	6.91	51	4.49	8.13	51	4.39	7.73	50	1.75	5.10	41	0.71	5.49	24
Exchange-traded	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0.01	4.19	37
Over-the-counter	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0.01	3.20	41
Held for trading															
Interest rate contracts	89.46	71.71	64	91.15	67.37	71	91.02	68.76	70	95.63	69.75	75	97.84	70.34	83
Foreign exchange contracts	80.42	40.70	69	78.10	43.02	70	79.65	43.53	67	78.45	44.16	66	81.46	46.31	62
Equity, commodity, and other contracts	77.92	34.66	77	77.79	36.62	80	79.20	36.62	78	77.92	37.24	77	80.81	38.40	76
Non-traded															
Interest rate contracts	2.51	1.55	78	0.31	1.45	70	0.45	1.60	70	0.53	1.60	68	0.62	1.85	64
Foreign exchange contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0.03	1.14	75
Equity, commodity, and other contracts															
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	19.58	59.30	30	21.90	56.98	30	20.35	56.47	32	21.55	55.84	33	18.54	53.69	37
Over 1 year to 5 years	19.58	56.22	30	21.90	54.32	30	20.35	53.82	33	21.55	52.22	34	18.54	50.60	38
Over 5 years	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Gross negative fair value (absolute value)	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Gross positive fair value	99.02	91.91	63	96.71	90.28	57	96.78	91.48	53	98.93	93.86	62	100.20	94.47	80
One year or less	10.07	27.90	35	10.52	31.66	35	9.23	32.05	34	6.25	32.17	25	2.68	32.51	14
Over 1 year to 5 years	43.32	29.78	70	36.97	27.15	63	38.74	27.06	65	39.26	30.45	64	38.93	31.16	64
Over 5 years	45.63	29.19	69	49.22	28.15	74	48.82	29.56	72	53.42	28.09	77	58.59	28.71	78
Gross negative fair value (absolute value)	0.30	1.18	16	0.37	1.65	23	0.34	1.55	17	0.27	0.83	28	0.58	0.72	42
Gross positive fair value	1.68	1.59	54	3.58	2.48	69	3.11	2.23	71	1.65	1.19	75	0.64	0.85	34
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	46	0.02	0.07	34	0.01	0.07	33	0.01	0.06	42	0.02	0.06	51
Gross positive fair value (X)	0.08	0.06	74	0.15	0.10	80	0.14	0.09	79	0.06	0.07	73	0.02	0.06	52
Held for trading (X)	0.07	0.05	78	0.15	0.07	83	0.13	0.07	82	0.06	0.06	77	0.02	0.05	66
Non-traded (X)	0.01	0.01	46	0.01	0.02	53	0.01	0.02	53	0	0.01	45	0	0.01	19
Current credit exposure (X)	0.07	0.05	78	0.15	0.07	83	0.13	0.06	82	0.06	0.05	74	0.02	0.04	61
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.76	0.59	73	1.46	0.91	76	1.30	0.85	77	0.56	0.73	70	0.16	0.53	58

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	363,107	195,874	195,874	179,646	175,380
Gross losses	27,421	46,854	80,634	40,534	70,513
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	14,873	13,427	20,826	12,201	13,552
Net losses	12,548	33,427	59,808	28,333	56,961
Provision for loan and lease losses	-1,309	105,238	121,756	44,561	61,227
Adjustments	0	105,285	105,285	0	0
Ending balance	349,250	372,970	363,107	195,874	179,646
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	-0.12	72	0.39	0.66	25	0.33	0.51	27	0.13	0.15	53	0.19	0.14	73
Provision for loan and lease losses / Average loans and leases	-0.01	-0.21	73	0.56	1.06	25	0.48	0.82	25	0.19	0.24	50	0.28	0.24	71
Provision for loan and lease losses / Net loan and lease losses	-10.43	-65.12	60	314.83	587.54	37	203.58	487.86	20	157.28	130.58	73	107.49	134.68	46
Allowance for loan and lease losses / Total loans and leases not held for sale	1.41	1.32	63	1.45	1.58	48	1.43	1.58	44	0.84	0.83	51	0.81	0.90	39
Allowance for loan and lease losses / Total loans and leases	1.40	1.30	63	1.41	1.55	45	1.42	1.55	44	0.84	0.81	53	0.81	0.89	41
Allowance for loan and lease losses / Net loans and leases losses (X)	20.87	17.40	73	8.37	11.29	55	6.07	11.58	44	6.91	8.03	63	3.15	7.54	29
Allowance for loan and lease losses / Nonaccrual assets	318.09	330.05	62	210.69	301.93	40	214.09	299.17	43	243.74	218.72	72	229.81	214.03	65
ALLL / 90+ days past due + nonaccrual loans and leases	297.32	271.93	66	190.86	249.38	43	195.67	244.34	45	160.69	151.73	67	132.05	160.51	52
Gross loan and lease losses / Average loans and leases	0.14	0.20	46	0.25	0.35	50	0.32	0.34	58	0.18	0.28	42	0.33	0.30	67
Recoveries / Average loans and leases	0.08	0.08	56	0.07	0.07	60	0.08	0.07	68	0.05	0.08	42	0.06	0.09	44
Net losses / Average loans and leases	0.07	0.12	46	0.18	0.28	49	0.24	0.27	58	0.12	0.21	45	0.26	0.22	70
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	18.45	25.09	42	33.13	24.77	73	51.38	33.98	79	17.30	36.22	18	22.72	41.30	28
Earnings coverage of net loan and lease losses (X)	30.18	26.30	63	10.85	20.97	47	7.78	22.91	36	18.19	24.40	58	9.02	21.75	31

Net Loan and Lease Losses By Type

Real estate loans	0.03	0.02	71	0.03	0.04	58	0.16	0.04	89	0.02	0.01	65	0.07	0.02	85
Real estate loans secured by 1-4 family	0	-0.01	66	0.04	0.01	81	0.04	0.01	82	0.05	0.01	84	0.10	0.01	94
Revolving	0.01	-0.07	75	0.10	0.01	82	0.08	0.01	81	0.06	0.02	67	0.11	0.03	73
Closed-end	0	-0.01	57	0.03	0.01	77	0.04	0	81	0.04	0	88	0.10	0.01	94
Commercial real estate loans	0.06	0.04	70	0.02	0.06	45	0.24	0.07	85	0	0.01	27	0.05	0.01	79
Construction and land development	0	0.01	43	-0.18	0	3	-0.10	0	5	-0.08	-0.01	11	0.03	-0.03	89
1-4 family	0	0	89	0	0	87	0	0	87	0	0	24	0	-0.01	31
Other	-0.01	0.01	36	-0.19	0	0	-0.10	0	2	-0.08	-0.01	10	0.03	-0.02	91
Multifamily	0	0.01	24	0	0	88	0.02	0	89	0	0	24	0.16	0	93
Nonfarm nonresidential	0.08	0.05	71	0.07	0.08	61	0.34	0.11	87	0.01	0.02	61	0.04	0.02	71
Owner-occupied	0.08	0.01	92	0.06	0.02	84	0.10	0.02	88	0.01	0.01	70	0.04	0.01	81
Other	0.01	0.04	55	0.01	0.05	49	0.24	0.08	87	0.01	0.01	65	0.01	0.01	64
Real estate loans secured by farmland	-0.58	-0.01	1	1.39	0.04	97	1.10	0.02	99	0.30	0.01	96	-0.19	0	8
Commercial and industrial loans	0.18	0.19	56	0.39	0.46	54	0.35	0.47	46	0.29	0.37	52	0.51	0.31	76
Loans to individuals	0.14	0.72	15	0.40	1.25	22	0.48	1.13	28	0.48	1.17	27	1.03	1.16	57
Credit card loans	2.02	2.27	48	6.84	3.33	87	6.22	2.92	88	4.35	3.11	77	3.52	2.92	60
Agricultural loans	-1.45	0.02	0	-0.14	0.11	6	-0.18	0.19	4	0	0.08	37	0.21	0.15	75
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	-0.09	0.09	3	0.49	0.14	87	0.38	0.15	82	0.10	0.15	59	0.36	0.14	82

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	59,169	78,176	72,483	95,363	99,383
90+ days past due loans and leases	7,671	18,387	15,965	41,533	57,869
Nonaccrual loans and leases	109,796	177,027	169,603	80,363	78,173
Total past due and nonaccrual loans and leases	176,636	273,590	258,051	217,259	235,425
Restructured 30-89 days past due	4,657	4,948	5,401	2,804	4,361
Restructured 90+ days past due	780	1,330	1,074	768	976
Restructured nonaccrual	34,826	33,126	33,105	17,073	11,662
Total restructured loans and leases	40,263	39,404	39,580	20,645	16,999
30-89 days past due loans held for sale	0	5,631	181	0	0
90+ days past due loans held for sale	0	217	242	0	0
Nonaccrual loans held for sale	0	70	0	0	0
Total past due and nonaccrual loans held for sale	0	5,918	423	0	0
Restructured loans and leases in compliance	53,159	55,041	51,887	34,988	30,609
Other real estate owned	7,426	18,714	8,958	25,595	35,102
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.24	0.29	51	0.30	0.37	48	0.28	0.39	43	0.41	0.43	55	0.45	0.44	57
90+ days past due loans and leases	0.03	0.09	51	0.07	0.13	59	0.06	0.12	58	0.18	0.15	71	0.26	0.17	76
Nonaccrual loans and leases	0.44	0.54	45	0.67	0.66	56	0.66	0.66	56	0.34	0.51	32	0.35	0.54	32
90+ days past due and nonaccrual loans and leases	0.47	0.68	36	0.74	0.84	51	0.72	0.85	47	0.52	0.71	40	0.61	0.75	44
30-89 days past due restructured	0.02	0.01	79	0.02	0.01	80	0.02	0.01	79	0.01	0.01	65	0.02	0.02	70
90+ days past due restructured	0	0	76	0.01	0.01	79	0	0.01	79	0	0.01	75	0	0.01	70
Nonaccrual restructured	0.14	0.12	63	0.13	0.14	55	0.13	0.13	58	0.07	0.14	42	0.05	0.16	23
30-89 days past due loans held for sale	0	0	39	0.02	0	93	0	0	80	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	84	0	0	84	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	78	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.24	0.29	51	0.30	0.37	48	0.28	0.40	42	0.41	0.43	55	0.45	0.44	57
90+ days past due assets	0.03	0.09	50	0.07	0.13	59	0.06	0.12	58	0.18	0.15	71	0.26	0.18	76
Nonaccrual assets	0.44	0.55	45	0.67	0.67	56	0.66	0.67	55	0.34	0.53	32	0.35	0.57	31
30+ days past due and nonaccrual assets	0.71	1	39	1.04	1.25	46	1.01	1.29	46	0.93	1.19	47	1.06	1.26	50
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.30	0.40	45	0.52	0.52	58	0.50	0.52	55	0.35	0.44	46	0.41	0.48	45
90+ days past due and nonaccrual assets + other real estate owned	0.32	0.42	42	0.57	0.55	58	0.52	0.55	53	0.43	0.48	52	0.52	0.52	54
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.45	0.48	55	0.69	0.61	62	0.63	0.60	56	0.42	0.53	38	0.45	0.60	37
Allowance for loan and lease losses	50.34	67.85	44	68.92	66.38	61	65.25	66.66	55	73.78	115.41	30	83.06	118.28	38
Equity capital + allowance for loan and lease losses	3.23	4.12	40	4.83	5.10	48	4.45	4.97	49	2.85	4.28	35	3.12	4.79	32
Tier 1 capital + allowance for loan and lease losses	5.38	4.89	67	8.26	6.26	68	7.59	6.05	68	5.11	5.65	49	5.79	6.16	52
Loans and leases + other real estate owned	0.70	0.82	47	0.97	0.98	55	0.92	0.97	52	0.62	0.85	36	0.67	0.96	32

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.20	0.25	50	0.36	0.35	58	0.32	0.39	52	0.41	0.38	65	0.52	0.42	70
90+ days past due	0.04	0.12	59	0.10	0.17	70	0.09	0.16	67	0.21	0.16	78	0.30	0.22	77
Nonaccrual	0.47	0.60	51	0.70	0.70	57	0.70	0.76	55	0.31	0.46	39	0.24	0.57	23
Commercial and industrial															
30–89 days past due	0.23	0.24	62	0.12	0.24	39	0.12	0.23	41	0.22	0.31	45	0.21	0.30	45
90+ days past due	0	0.02	37	0.01	0.03	54	0	0.03	38	0.16	0.05	86	0.27	0.05	92
Nonaccrual	0.48	0.65	47	0.81	0.80	56	0.73	0.75	55	0.58	0.83	42	0.89	0.76	63
Individuals															
30–89 days past due	0.60	0.60	58	0.53	0.74	41	0.73	0.83	49	0.76	0.83	45	0.56	0.84	32
90+ days past due	0.04	0.08	56	0.04	0.11	51	0.05	0.14	50	0.05	0.17	47	0.04	0.16	47
Nonaccrual	0.13	0.17	56	0.14	0.24	46	0.16	0.28	51	0.14	0.17	55	0.11	0.23	44
Depository institution loans															
30–89 days past due		0.03			0.01			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0	0.11	29	0.02	0.15	59	0.06	0.17	62	0.68	0.24	82	0.09	0.17	63
90+ days past due	0	0	45	0	0	45	0	0	44	0.17	0	96	0.21	0	96
Nonaccrual	0.10	0.51	59	0.38	0.72	59	0.20	0.49	56	0.10	0.67	50	0.39	0.75	60
Foreign governments															
30–89 days past due		0			3.73			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.17			0.04			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0.38	0.11	88	0.11	0.14	65	0.21	0.18	67	0.56	0.20	82	0.07	0.17	50
90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	64	0	0.01	31
Nonaccrual	0.16	0.13	71	0.23	0.19	73	0.23	0.15	72	0.15	0.13	70	0.22	0.14	73

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.40	0.36	63	0.61	0.51	66	0.60	0.65	60	0.68	0.67	61	0.86	0.71	67
	90+ days past due	0.10	0.25	68	0.24	0.36	75	0.21	0.33	76	0.15	0.31	67	0.25	0.46	69
	Nonaccrual	0.43	0.76	36	0.46	0.91	27	0.57	0.89	36	0.30	0.73	21	0.31	0.86	22
Revolving	30-89 days past due	0.53	0.33	77	0.38	0.40	54	0.71	0.48	73	0.85	0.45	86	0.86	0.50	82
	90+ days past due	0.15	0.03	86	0.19	0.02	90	0.20	0.03	90	0.19	0.05	88	0.23	0.05	91
	Nonaccrual	0.47	1.05	44	0.52	1.28	38	0.53	1.13	39	0.27	1	22	0.26	1.17	18
Closed-end	30-89 days past due	0.37	0.36	63	0.66	0.52	68	0.57	0.65	54	0.63	0.70	57	0.86	0.75	64
	90+ days past due	0.09	0.27	66	0.26	0.41	73	0.22	0.38	76	0.14	0.35	63	0.25	0.53	67
	Nonaccrual	0.42	0.71	36	0.45	0.89	29	0.58	0.87	39	0.31	0.70	23	0.33	0.84	26
Junior lien	30-89 days past due	0.01	0.01	57	0.05	0.02	89	0.05	0.02	85	0.05	0.02	78	0.07	0.03	83
	90+ days past due	0	0	76	0.01	0	88	0.01	0	88	0.01	0	82	0.02	0	87
	Nonaccrual	0.04	0.04	60	0.04	0.05	50	0.05	0.04	61	0.04	0.04	54	0.06	0.06	64
Commercial real estate	30-89 days past due	0.06	0.16	38	0.17	0.21	53	0.12	0.26	42	0.20	0.18	68	0.26	0.17	74
	90+ days past due	0	0.01	26	0	0.02	52	0.01	0.02	62	0.24	0.03	95	0.35	0.03	98
	Nonaccrual	0.47	0.48	61	0.88	0.53	80	0.79	0.62	69	0.31	0.23	69	0.19	0.28	45
Construction and development	30-89 days past due	0.03	0.15	48	0.12	0.24	56	0.04	0.28	36	0.27	0.28	66	0.15	0.21	52
	90+ days past due	0	0.01	38	0	0.01	70	0.03	0.01	87	0.07	0.02	86	0.16	0.02	92
	Nonaccrual	0.04	0.31	41	0.29	0.32	67	0.09	0.41	44	0.22	0.20	72	0.26	0.19	70
1-4 family	30-89 days past due	0.02	0.03	68	0.11	0.03	87	0.04	0.03	72	0.03	0.06	60	0.07	0.06	68
	90+ days past due	0	0	45	0	0	84	0.03	0	92	0	0	83	0.07	0	98
	Nonaccrual	0.02	0.02	76	0	0.03	58	0	0.03	59	0	0.02	30	0	0.02	28
Other	30-89 days past due	0.01	0.10	50	0.01	0.17	37	0	0.22	29	0.24	0.20	72	0.08	0.13	55
	90+ days past due	0	0	40	0	0	39	0	0	40	0.07	0.01	91	0.10	0.02	87
	Nonaccrual	0.02	0.25	41	0.28	0.26	72	0.08	0.35	50	0.22	0.17	77	0.26	0.15	75
Multifamily	30-89 days past due	0.04	0.09	65	0	0.09	24	0.16	0.09	75	0	0.08	19	0.11	0.10	71
	90+ days past due	0	0	46	0	0	43	0	0	45	0.18	0	95	0.06	0.01	90
	Nonaccrual	0.75	0.13	88	1.15	0.09	96	1.02	0.11	95	0.22	0.05	89	0.19	0.08	82
Nonfarm non-residential	30-89 days past due	0.07	0.12	48	0.19	0.21	57	0.13	0.23	52	0.20	0.14	74	0.30	0.17	80
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0.28	0.03	95	0.41	0.03	98
	Nonaccrual	0.58	0.58	60	1.01	0.68	72	0.97	0.80	62	0.33	0.28	66	0.18	0.30	37
Owner Occupied	30-89 days past due	0.05	0.04	65	0.11	0.07	75	0.09	0.07	65	0.14	0.07	79	0.24	0.09	90
	90+ days past due	0	0	35	0	0	34	0	0	33	0.23	0.01	97	0.36	0.01	98
	Nonaccrual	0.30	0.20	71	0.71	0.26	92	0.59	0.27	86	0.19	0.16	61	0.13	0.17	47
Other	30-89 days past due	0.02	0.07	50	0.08	0.13	57	0.05	0.14	48	0.07	0.07	59	0.06	0.07	64
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0.05	0.01	85	0.05	0.01	88
	Nonaccrual	0.28	0.31	58	0.31	0.36	56	0.38	0.44	52	0.15	0.10	71	0.05	0.13	42
Farmland	30-89 days past due	0	0.13	30	0.95	0.24	87	0.60	0.11	89	2.21	0.23	94	0.79	0.25	86
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	4.73	0.01	98	0.43	0.01	95
	Nonaccrual	6.64	1.06	91	1.36	1.49	63	1.90	1.13	75	0	0.84	19	0.05	1.23	41
Credit card	30-89 days past due	0.65	0.79	36	1.26	0.92	66	0.18	0.95	19	1.64	1.19	74	1.09	1.22	35
	90+ days past due	0.46	0.40	52	0.39	0.55	43	0.94	0.63	66	2.17	0.78	93	0.66	0.73	47
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,992,186	4,032,808	4,022,385	4,043,106	4,031,245
Retained earnings	1,120,277	905,646	935,495	797,791	575,762
Accumulated other comprehensive income (AOCI)	-52,291	-25,828	-38,569	-64,580	-105,604
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	5,060,172	4,912,626	4,919,311	4,776,317	4,501,403
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	2,299,406	2,307,991	2,306,193	2,316,278	2,318,459
Accumulated other comprehensive income-related adjustments	-52,291	-25,828	-38,569	-64,580	-105,604
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,813,057	2,630,463	2,651,687	2,524,619	2,288,548
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,813,057	2,630,463	2,651,687	2,524,619	2,288,548
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	106,882	106,882	106,882	106,882	106,882
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	106,882	106,882	106,882	106,882	106,882
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	106,882	106,882	106,882	106,882	106,882
Tier 1 Capital	2,919,939	2,737,345	2,758,569	2,631,501	2,395,430
Tier 2 Capital					
Tier 2 capital instruments and related surplus	313,097	336,313	316,331	343,516	296,533
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	252,744	252,151	248,675	198,709	182,551
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	565,841	588,464	565,006	542,225	479,084
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	565,841	588,464	565,006	542,225	479,084
Exited advanced approach tier 2 capital					
Total capital	3,485,780	3,325,809	3,323,575	3,173,726	2,874,514
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	38,802,328	37,490,546	37,557,380	34,397,878	32,774,583
Less: Deductions from common equity tier 1 capital	2,299,406	2,307,991	2,306,194	2,316,278	2,318,459
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	36,502,922	35,182,555	35,251,186	32,081,600	30,456,124
Total risk-weighted assets	28,475,169	27,379,162	26,947,949	26,866,340	24,900,206
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.88	12.59	9	9.61	12.26	9	9.84	12.35	10	9.40	12.11	7	9.19	12.09	5
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	10.25	13.31	4	10	12.97	4	10.24	13.08	5	9.79	12.78	6	9.62	12.85	4
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	12.24	15.21	4	12.15	15.12	5	12.33	15.23	5	11.81	14.36	6	11.54	14.45	4
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8	9.07	20	7.78	9.05	12	7.83	9.13	11	8.20	9.76	11	7.87	9.71	7
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	356	399	380	511	710	-10.78	-93.63
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	356	399	380	511	710	-10.78	-93.63
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total Insurance Underwriting Equity							
Total insurance underwriting equity	354	399	374	425	492	-11.28	-77.01
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	354	399	374	425	492	-11.28	-77.01
Total Insurance Underwriting Net Income							
Total insurance underwriting net income	-21	-26	-51	33	175		
Total property and casualty	0	0	0	0	0		
Total life and health	-21	-26	-51	33	175		
Claims and Claims Adjusted Expense Reserves (P/C)							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned Premiums (P/C)							
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder Benefit and Contractholder Funds (L/H)							
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate Account Liabilities (L/H)							
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance Activities Revenue							
Insurance activities revenue	20,702	19,089	24,595	20,897	18,312	8.45	49.02
Other insurance activities income	20,627	18,993	24,476	20,736	16,415	8.60	74.35
Insurance and Reinsurance Underwriting Income							
Insurance and reinsurance underwriting income	75	96	119	161	1,897	-21.88	-96.36
Premiums	75	96	119	161	1,897	-21.88	-96.36
Credit related insurance underwriting	75	96	119	161	1,897	-21.88	-96.36
Other insurance underwriting	0	0	0	0	0		
Insurance Benefits, Losses, Expenses							
Insurance benefits, losses, expenses	25	46	46	3	1,495	-45.65	-98.49
Net Assets of Insurance Underwriting Subsidiaries							
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life Insurance Assets							
Life insurance assets	548,823	551,156	552,424	546,720	539,764	-0.42	65.97

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance Underwriting Assets / Consolidated Assets															
Insurance underwriting assets / Consolidated assets	0	0	82	0	0	80	0	0	80	0	0.01	76	0	0.01	76
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	53.46	18	0	54.17	16	0	53.67	17	0	51.47	18	0	56.12	15
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	46.54	82	100	45.83	83	100	46.33	82	100	48.53	81	100	43.88	84
Separate account assets (L/H) / Total life assets	0	13.15	42	0	11.09	43	0	11.24	43	0	7.26	42	0	8.53	44
Insurance Activities Revenue / Adjusted Operating Income															
Insurance activities revenue / Adjusted operating income	2.20	0.38	91	2.09	0.41	90	2.03	0.41	89	1.71	0.47	86	1.50	0.47	85
Premium income / Insurance activities revenue	0.36	2.90	84	0.50	2.06	84	0.48	2.84	83	0.77	7.32	76	10.36	4.86	84
Credit related premium income / Total premium income	100	31.14	85	100	40.11	80	100	38.23	81	100	34.91	83	100	44.54	78
Other premium income / Total premium income	0	68.86	15	0	59.89	19	0	61.77	18	0	65.09	16	0	55.46	21
Insurance Underwriting Net Income / Consolidated Net Income															
Insurance underwriting net income / Consolidated net income	-0.01	0.02	2	-0.01	0.03	3	-0.02	0.03	3	0.01	0.08	77	0.05	0.08	83
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)	-7.91	5.51	8	-8.69	5.32	7	-13.64	3.62	7	7.76	5.13	55	35.57	1.99	88
Insurance Benefits, Losses, Expenses / Insurance Premiums															
Insurance benefits, losses, expenses / Insurance premiums	33.33	-364.02	35	47.92	654.61	33	38.66	447.82	31	1.86	233.61	18	78.81	160.49	38
Reinsurance Recovery (P/C) / Total Assets (P/C)															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance Recovery (L/H) / Total Assets (L/H)															
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47
Net Assets of Insurance Underwriting Subsidiaries / Consolidated Assets															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life Insurance Assets / Tier 1 Capital + Allowance for Loan and Lease Losses															
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.79	11.72	69	17.72	11.07	77	17.70	11.03	77	19.34	11.51	80	20.96	10.22	85
Broker-Dealer Activities															
Net Assets of Broker-Dealer Subsidiaries (\$000)															
Net assets of broker-dealer subsidiaries (\$000)		998			0			0			0			0	
Net Assets of Broker-Dealer Subsidiaries / Consolidated Assets															
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	76	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.63			0.88			0.87			1.25			1.17	
Cost: Interest-bearing deposits		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		-0.16			-0.58			-2.40			22.48			7.24	
Total selected assets		3.36			2.65			2.04			12.40			3.24	
Deposits		10.74			-1.43			3.46			10.36			5	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	6.63	5.69	4.88	8.35	5.24

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name _____

City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	103,941	141,350	305,100	178,400	162,112	-26.47	27.61	
Dividends	93,985	138,600	299,600	178,400	162,112	-32.19	15.38	
Interest	9,956	2,750	5,500	0	0	262.04		
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	4,325	0	4,500	2,300	11,165		-57.76	
Dividends	4,325	0	4,500	2,300	7,350		-33.46	
Interest	0	0	0	0	3,815		-100.00	
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	108,266	141,350	309,600	180,700	173,277	-23.41	18.08	
Securities gains (losses)	0	0	0	0	0			
Other operating income	1	0	0	34	5,264		-99.96	
Total operating income	108,267	141,350	309,600	180,734	178,541	-23.41	14.70	
Operating Expenses								
Personnel expenses	0	23	32	36	2	-100.00		
Interest expense	15,019	13,940	18,951	9,943	8,074	7.74	268.38	
Other expenses	17,640	17,751	23,950	26,761	26,505	-0.63	28.82	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	32,659	31,714	42,933	36,740	34,581	2.98	83.79	
Income (loss) before taxes	75,608	109,636	266,667	144,033	144,471	-31.04	-1.33	
Applicable income taxes (credit)	-5,684	-5,507	-7,480	-7,334	-6,247			
Extraordinary items								
Income before undistributed income of subsidiaries	81,292	115,143	274,147	151,367	150,718	-29.40	0.22	
Equity in undistributed income of subsidiaries	224,843	98,660	11,859	235,882	222,140	127.90	484.27	
Bank subsidiaries	225,009	97,465	14,731	236,227	224,712	130.86	511.54	
Nonbank subsidiaries	-166	1,195	-2,872	-345	-2,572			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	306,135	213,803	286,006	387,249	372,858	43.19	155.97	
Memoranda								
Bank net income	318,994	236,065	314,331	414,627	386,824	35.13	169.77	
Nonbank net income	4,159	1,195	1,628	1,955	4,778	248.03	-49.21	
Subsidiary holding companys' net income	0	0	0	0	0			

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	5,549,042	93.06	5,360,891	92.24	5,333,666	91.57	5,072,356	4,754,393	3.51	112.80
Common and preferred stock	5,274,606	88.46	5,157,719	88.74	5,063,598	86.94	5,072,356	4,754,226	2.27	102.28
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	270,000	4.53	200,000	3.44	270,000	4.64	0	0	35.00	
Other receivables	4,436	0.07	3,172	0.05	68	0	0	167	39.85	9757.78
Investment in nonbank subsidiaries	107,376	1.80	104,934	1.81	101,647	1.75	103,746	96,994	2.33	-59.82
Common and preferred stock	107,329	1.80	104,934	1.81	101,355	1.74	103,746	96,850	2.28	100.72
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	47	0	0	0	292	0.01	0	144		-81.85
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	125		-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	296,802	4.98	326,471	5.62	379,611	6.52	250,609	254,369	-9.09	86.31
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	6	0	9	0	8	0	11	21	-33.33	
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	9,622	0.16	19,777	0.34	9,577	0.16	18,591	18,618	-51.35	-34.51
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	5,962,848	100.00	5,812,082	100.00	5,824,509	100.00	5,445,313	5,124,520	2.59	95.49
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	298,912	5.01	298,302	5.13	298,454	5.12	0	0	0.20	
Subordinated notes and debentures	256,180	4.30	256,951	4.42	256,867	4.41	257,168	167,254	-0.30	137.74
Other liabilities	36,335	0.61	32,773	0.56	37,285	0.64	31,939	27,587	10.87	40.01
Balance due to subsidiaries and related institutions	273,014	4.58	272,997	4.70	273,000	4.69	273,008	321,394	0.01	-21.06
Total liabilities	864,441	14.50	861,023	14.81	865,606	14.86	562,115	516,235	0.40	80.25
Equity Capital	5,098,407	85.50	4,951,059	85.19	4,958,903	85.14	4,883,198	4,608,285	2.98	98.34
Perpetual preferred stock (income surplus)	106,882	1.79	106,882	1.84	106,882	1.84	106,882	106,882	0.00	0.00
Common stock	3,296	0.06	3,282	0.06	3,282	0.06	3,274	3,263	0.43	55.69
Common surplus	4,106,096	68.86	4,084,335	70.27	4,087,396	70.18	4,066,614	4,049,457	0.53	84.67
Retained earnings	1,051,630	17.64	837,196	14.40	868,205	14.91	797,791	575,762	25.61	274.71
Accumulated other comprehensive income	-52,291	-0.88	-25,828	-0.44	-38,569	-0.66	-64,580	-105,604		
Other equity capital components	-117,206	-1.97	-54,808	-0.94	-68,293	-1.17	-26,783	-21,475		
Total liabilities and equity capital	5,962,848	100.00	5,812,082	100.00	5,824,509	100.00	5,445,313	5,124,520	2.59	95.49
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	73,713	1.24	73,713	1.27	73,713	1.27	73,713	119,385	0.00	49.58
Notes payable to subsidiaries that issued TPS	71,500	1.20	71,500	1.23	71,500	1.23	71,500	115,500	0.00	50.53
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	20,034	0.34	28,170	0.48	27,574	0.47	26,790	25,803	-28.88	-40.88
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.24	12.52	11	5.90	6.29	41	5.91	7.29	31	8.13	9.68	26	8.18	10.40	25
Bank net income / Average equity investment in banks	8.22	12.35	11	6.18	6.43	38	6.18	7.45	32	8.41	10.51	26	8.35	11.19	20
Nonbank net income / Average equity investment in nonbanks	5.40	13.18	39	1.53	8.01	35	1.57	9.75	32	1.96	7.89	31	6.14	7.10	54
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	104.20	96.45	73	110.41	87.60	75	109.90	88.16	80	107.07	82.22	76	103.75	82.56	56
Nonbank net income / Parent net income	1.36	3.22	57	0.56	4.43	49	0.57	3.59	46	0.50	5.93	45	1.28	3.78	61
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	16.96	16.51	69	17.39	20.37	62	17.46	20.06	65	11.51	20.43	52	11.20	20.88	48
Total debt / Equity capital	10.89	11.37	60	11.21	14.74	58	11.20	14.41	57	5.27	14.31	42	3.63	14.69	36
Total debt + notes payable to subs that issued TPS / Equity capital	12.29	13.41	55	12.66	17.04	51	12.64	16.67	51	6.73	16.36	33	6.14	17.10	33
Total debt + Loans guaranteed for affiliate / Equity capital	10.89	11.46	60	11.21	15.02	57	11.20	14.68	56	5.27	14.56	41	3.63	15.14	36
Total debt / Equity capital – excess over fair value	10.89	11.47	60	11.21	14.86	58	11.20	14.52	57	5.27	14.51	42	3.63	14.81	36
Long-term debt / Equity capital	10.89	10.65	61	11.21	13.73	58	11.20	13.56	57	5.27	13.04	42	3.63	13.37	36
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0.39	0.10	88	0.57	0.05	92	0.56	0.06	91	0.55	0.05	90	0.56	0.14	87
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	68.39	40.69	71	42.36	32.61	59	68.12	34.67	79	19.01	28.44	42	27.65	28.63	51
Double Leverage															
Equity investment in subs / Equity capital	105.56	103.15	69	106.29	103.27	71	104.16	102.81	62	106	103.22	68	105.27	103.10	65
Total investment in subs / Equity capital	110.94	108.29	78	110.40	110.46	72	109.61	110.16	71	106	111.07	54	105.28	112.48	48
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.69	0.27	78	1.09	0.69	72	0.72	0.47	64	0.76	0.36	71	0.65	0.35	70
Equity investment in subs – equity cap / Net income-div (X)	1.16	0.85	74	2.60	2.31	69	1.70	1.82	63	1.32	1.22	60	1.17	1.22	61
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	73.34	152.56	17	94.46	128.63	29	152.53	136.59	67	93.13	177.68	20	92.71	162.34	16
Cash from ops + noncash items + op expense / Op expense + dividend	70.24	155.61	18	92.33	142.45	24	158.71	147.24	66	93.67	190.27	12	86.97	174.91	11
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	47.07	94.59	20	147.69	140.42	61	160.88	134.08	73	98.66	116.34	27	144.10	103.19	84
Pretax operating income + interest expense / Interest expense	603.42	1,645.53	33	886.48	1,826.91	50	1,507.14	2,016.32	63	1,548.59	1,968.54	58	1,889.34	2,898.75	70
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	575.19	1,896.20	31	817.47	1,413.95	51	1,394.31	1,539.23	66	1,172.63	1,632.83	50	1,229.39	1,369.37	59
Dividends + interest from subsidiaries / Interest expense + dividends	78.61	174.48	20	102.65	144.62	37	168.35	150.43	66	103.16	210.80	18	100.26	188.90	18
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	11.75	40.79	27	6.25	26.65	26	8.03	35.64	22	11.12	57.11	24	11.02	33.93	25
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.56	3.29	66	5.07	3.69	66	5.87	3.85	70	3.99	2.64	66	4.44	2.61	68
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.78	1.76	78	0.78	2.95	74	0.79	2.66	74	0.84	5.62	69	0.86	5.50	68
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name _____

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Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	150.95	69.90	88	107.48	84.44	76	60.17	81.10	39	109.15	57.84	86	109.31	57.26	91
Dividends declared / Net income	40.08	27.22	78	57.89	49.77	65	57.68	42.29	73	42.67	33.08	70	44.19	27.33	84
Net income – dividends / Average equity.....	4.94	9.25	14	2.49	3.19	40	2.50	4.14	28	4.66	6.46	23	4.57	7.33	16
Percent of Dividends Paid															
Dividends from bank subsidiaries	76.59	160.45	27	111.99	130.19	49	181.62	132.17	67	107.98	178.13	30	98.40	157.73	27
Dividends from nonbank subsidiaries	3.52	6.19	66	0	3.74	26	2.73	3.41	72	1.39	7.53	60	4.46	7.13	72
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	80.12	213.42	17	111.99	167.02	38	184.35	174.85	62	109.37	260.40	19	102.86	215.26	14
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	29.46	43.30	36	58.71	61.85	47	95.31	60.28	81	43.03	66.55	28	41.91	60.71	32
Interest income from bank subsidiaries.....	3.12	0.11	97	1.16	0.48	85	1.75	0.36	88	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	32.58	48.70	36	59.88	71.13	45	97.06	62.88	79	43.03	69.36	25	41.91	63.43	30
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	103.99	66.90	75	0	52.29	17	276.41	56.39	94	117.65	82.95	77	153.83	51.40	90
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	79.85	18.56	85
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	103.99	94.31	70	0	70.62	11	276.41	79.84	90	117.65	150.41	62	233.68	99.33	85
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	86.81	72.55	38	98.05	68	69	96.77	69.76	60	98.71	67.32	72	90.80	65.18	51
Interest income from bank subsidiaries.....	9.20	0.27	96	1.95	1.03	81	1.78	0.63	82	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	96	82.68	42	100	80.80	90	98.55	82.20	56	98.71	78.80	58	90.80	74.20	36
Dividends from nonbank subsidiaries	3.99	3.56	75	0	2.36	25	1.45	1.95	68	1.27	2.65	63	4.12	2.57	76
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	2.14	2.32	82
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	3.99	5.69	68	0	5.80	18	1.45	4.70	57	1.27	7.29	53	6.25	7.64	73
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	13.28	28.03	47	13.28	27.05	48	13.27	27.08	48	28.66	28.33	62	71.38	26.53	82